

Table IA2a. Percent of private establishments¹ offering health insurance that self-insured² at least one plan by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size ³					
	All firm sizes	Under 100 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Percent self-insuring at least one plan						
United States.....	20.9	5.7	35.0	80.1	4.5	55.3
Industry group						
Agriculture, forestry, and fishing.....	6.5	*5.0	*29.5	82.0	*4.2	45.9
Mining.....	33.2	*18.1	*36.9	71.7	*15.1	55.1
Construction.....	8.6	4.6	52.4	64.9	4.1	42.9
Manufacturing.....	23.5	7.2	46.0	85.1	5.4	55.5
Transportation, Communication, and Utilities.....	31.2	3.4	55.0	86.5	*2.0	67.3
Wholesale Trade.....	21.9	6.0	47.2	88.6	4.2	59.1
Retail Trade.....	30.0	4.8	21.1	83.6	3.9	61.2
Finance, Insurance, and Real Estate....	29.6	7.4	30.8	82.9	5.2	59.1
Services.....	13.5	5.6	31.7	65.3	4.8	42.7
Ownership						
For profit.....	21.0	5.2	35.9	83.4	4.1	58.0
Incorporated.....	24.3	5.7	37.2	84.1	4.2	59.3
Unincorporated.....	7.5	3.8	24.9	69.0	3.6	40.1
Non-profit.....	18.5	9.4	28.3	55.3	8.4	37.1
Other.....	23.4	*4.6	45.4	58.7	*4.7	44.4
Age of firm						
Under 5 years.....	8.4	3.9	36.7	60.1	3.2	36.8
5-9 years.....	11.1	5.2	29.8	71.5	4.4	41.1
10-19 years.....	9.7	4.3	26.2	68.4	3.5	35.7
20 or more years.....	29.7	6.9	37.9	82.3	5.5	60.9
Number of locations in firm						
Two or more locations.....	43.5	8.8	35.5	80.1	5.1	58.9
One location.....	5.4	4.8	31.3	71.7	4.4	22.8
Metropolitan area indicator						
Metropolitan area.....	21.2	5.8	34.4	80.0	4.7	55.4
Non-metropolitan area.....	19.3	5.2	37.4	80.5	3.8	54.6
Percent of full-time employees						
Less than 25 percent.....	25.8	*5.6	*13.8	71.8	*5.9	45.2
25-49 percent.....	25.9	5.9	20.4	76.6	5.1	55.8
50-74 percent.....	20.8	4.8	27.5	81.4	4.5	57.5
75 percent or more.....	20.1	5.9	40.1	81.3	4.4	55.6
Whether establishment has union employees						
No union employees.....	18.0	5.5	34.8	77.0	4.4	50.9
Union employees.....	34.9	12.1	38.2	79.1	10.9	59.1
Percent of low-wage employees ⁴						
50 percent or more of employees are low-wage.....	19.6	4.6	21.6	66.6	4.3	47.0
Less than 50 percent of employees are low-wage.....	16.1	5.7	35.8	75.0	4.5	47.1

¹ An establishment is defined as a business at a single physical location.

² Includes establishments that self-insure one or more plans entirely by themselves and those that partially self-insure one or more plans (that is, with stop-loss or reinsurance). Denominators exclude cases with unknown self-insurance status.

³ Number of employees nationwide as reported by respondent.

⁴ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

* Figure does not meet standard of reliability or precision.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table IA2a. Standard errors for percent of private establishments ¹ offering health insurance that self-insured ² at least one plan by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size ³					
	All firm sizes	Under 100 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Standard errors						
United States.....	0.3	0.3	1.4	0.9	0.3	0.7
Industry group						
Agriculture,forestry, and fishing.....	1.6	*1.5	*13.9	9.9	*1.4	11.2
Mining.....	5.8	*8.3	*12.7	9.8	*9.5	7.4
Construction.....	1.3	1.1	8.2	16.2	1.1	5.8
Manufacturing.....	1.1	0.9	3.6	1.7	1.0	2.0
Transportation, Communication, and Utilities.....	2.0	0.8	6.4	2.1	*0.7	2.8
Wholesale Trade.....	1.2	0.9	4.5	2.2	0.8	2.5
Retail Trade.....	0.9	0.7	2.6	1.3	0.7	1.4
Finance, Insurance, and Real Estate....	1.3	1.3	3.6	1.9	1.3	2.0
Services.....	0.6	0.5	2.6	2.3	0.5	1.5
Ownership						
For profit.....	0.4	0.3	1.6	0.8	0.3	0.8
Incorporated.....	0.4	0.4	1.7	0.8	0.4	0.8
Unincorporated.....	0.7	0.6	5.3	4.5	0.6	3.2
Non-profit.....	1.1	1.2	3.1	3.8	1.3	2.1
Other.....	2.6	*1.6	8.5	6.9	*1.8	4.5
Age of firm						
Under 5 years.....	1.1	0.8	8.7	5.7	0.8	4.2
5-9 years.....	0.9	0.8	4.0	3.6	0.8	2.6
10-19 years.....	0.6	0.5	2.7	3.7	0.5	2.0
20 or more years.....	0.6	0.5	1.8	0.9	0.5	0.8
Number of locations in firm						
Two or more locations.....	0.7	0.7	1.6	0.9	0.7	0.8
One location.....	0.3	0.3	2.1	4.4	0.3	1.5
Metropolitan area indicator						
Metropolitan area.....	0.4	0.4	1.6	1.0	0.4	0.8
Non-metropolitan area.....	0.7	0.5	3.2	1.7	0.5	1.6
Percent of full-time employees						
Less than 25 percent.....	2.1	*1.9	*4.4	3.4	*2.2	3.0
25-49 percent.....	1.4	1.2	4.0	2.7	1.2	2.4
50-74 percent.....	0.9	0.7	3.1	1.9	0.7	1.8
75 percent or more.....	0.4	0.4	1.8	1.1	0.4	0.9
Whether establishment has union employees						
No union employees.....	0.4	0.3	1.5	1.0	0.3	0.8
Union employees.....	2.2	2.3	4.3	3.2	2.5	2.6
Percent of low-wage employees ⁴						
50 percent or more of employees are low-wage.....	1.4	1.2	4.0	4.1	1.2	2.7
Less than 50 percent of employees are low-wage.....	0.4	0.3	1.5	1.2	0.3	0.9

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SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).